

Information to identify the case:

Debtor 1	Robert Bernard Minnich III	Social Security number or ITIN	xxx-xx-4521
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court Western District of Virginia		Date case filed for chapter	7 11/8/18
Case number: 18-51019			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert Bernard Minnich III	
2. All other names used in the last 8 years		
3. Address	3130 Port Republic Road Harrisonburg, VA 22801	
4. Debtor's attorney Name and address	Hannah White Hutman Hoover Penrod, PLC 342 South Main Street Harrisonburg, VA 22801	Contact phone 540-433-2444
5. Bankruptcy trustee Name and address	Hannah W. Hutman(436156) Hoover Penrod 342 S. Main Street Harrisonburg, VA 22801	Contact phone 5404332444

For more information, see page 2 >

Debtor **Robert Bernard Minnich III**

Case number **18-51019**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>116 N. Main St., Room 223 Harrisonburg, VA 22802</p>	<p>Hours open 8 a.m. – 4:30 p.m.</p> <p>Contact phone (540) 434-8327</p> <p>Date: 11/8/18</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>December 17, 2018 at 10:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>*** Valid photo identification required ***</p>	<p>Location:</p> <p>cr mtg, HAR, Clock Tower Entrance,, Rockingham Co. Admin Ctr, 20 E. Gay St., Harrisonburg, VA 22802</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 2/15/19</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

United States Bankruptcy Court
Western District of Virginia

In re:
Robert Bernard Minnich, III
Debtor

Case No. 18-51019-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-5

User: admin
Form ID: 309A

Page 1 of 1
Total Noticed: 19

Date Rcvd: Nov 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2018.

db +Robert Bernard Minnich, III, 3130 Port Republic Road, Harrisonburg, VA 22801-2207
4670662 +Costco Go Anywhere Citicard, Centralized Bkcy, PO Box 790040, St Louis, MO 63179-0040
4670667 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
4670674 Virginia Department of Taxation, Office of Compliance, PO Box 27407,
Richmond, VA 23261-7407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: hhutman@hooverpenrod.com Nov 08 2018 22:26:09 Hannah White Hutman,
Hoover Penrod, PLC, 342 South Main Street, Harrisonburg, VA 22801
tr +EDI: BHWHUTMAN.COM Nov 09 2018 03:28:00 Hannah W. Hutman(436156), Hoover Penrod,
342 S. Main Street, Harrisonburg, VA 22801-3628
ust +E-mail/Text: ustpreion04.rn.ecf@usdoj.gov Nov 08 2018 22:26:20 USTrustee,
Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620
4670660 +EDI: CHASE.COM Nov 09 2018 03:28:00 Chase Card Services, Attn: Correspondence Dept,
PO Box 15298, Wilmington, DE 19850-5298
4670661 +E-mail/Text: accountservicing@cofcu.org Nov 08 2018 22:26:16 Commonwealth One Federal CU,
4875 Eisenhower Ave, Alexandria, VA 22304-4833
4670663 +E-mail/Text: solutions@mydccu.com Nov 08 2018 22:26:27 Dupont Community Credit Union,
140 Lucy Ln, Waynesboro, VA 22980-3275
4670665 EDI: FORD.COM Nov 09 2018 03:28:00 Ford Motor Credit, National Bankruptcy Service Center,
PO Box 62180, Colorado Springs, CO 80962
4670664 +E-mail/Text: bkl@firstcitizens.com Nov 08 2018 22:26:25 First Citizens Bank & Trust,
100 E Tryon Rd, Raleigh, NC 27603-3581
4670666 EDI: IRS.COM Nov 09 2018 03:28:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
4670668 +E-mail/Text: netcreditbnc@nova.com Nov 08 2018 22:26:34 NetCredit,
175 W. Jackson Blvd., Suite 1000, Chicago, IL 60604-2863
4670669 +EDI: AGFINANCE.COM Nov 09 2018 03:28:00 OneMain, Attn: Bankruptcy, 601 Nw 2nd St,
Evansville, IN 47708-1013
4670670 +EDI: AGFINANCE.COM Nov 09 2018 03:28:00 Onemain Financial, Customer Care NTBS-2320,
6801 Colwell Blvd, Irving, TX 75039-3198
4670671 +E-mail/Text: bankruptcy@prosper.com Nov 08 2018 22:26:28 Prosper Marketplace Inc,
PO Box 396081, San Francisco, CA 94139-6081
4670672 +EDI: RMSC.COM Nov 09 2018 03:28:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
PO Box 965060, Orlando, FL 32896-5060
4670673 +E-mail/Text: bkr@taxva.com Nov 08 2018 22:26:28 Virginia Department of Taxation,
Taxing Authority Consulting Svcs PC, PO Box 2156, Richmond, VA 23218-2156
TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2018 at the address(es) listed below:

NONE.

TOTAL: 0